

# MASONRY INDUSTRY:

## Impact of Workplace Injuries and Under-reporting of Hours on Your Workers' Compensation Premium and Paycheck

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**W**orkplace injuries hurt workers and affect the quality of their lives. They also cost you financially. Here is some specific information about workplace injuries and under-reporting of hours worked in the Masonry Industry that affects your pocketbook and direct profits.



### YOUR COMPANY'S INJURY HISTORY AFFECTS COSTS

Masonry workers have more frequent and costly injuries than most major construction risk classes. What does this mean?

- **For employers:** Less profit due to higher workers compensation insurance premiums
- **For workers:** Less money in your take home pay than others in your industry

Here are examples of the impact of your Experience Factor on your company's workers' compensation premium and your personal take-home pay:

HIGH EXPERIENCE FACTORS COST YOU*			
<i>If Your Company's Experience Factor is:</i>	<b>Annual Employee Paycheck Deduction (masonry)</b>	<b>Annual Premium Costs for a firm with 5 full time masonry employees</b>	<b>Annual Premium Costs for a firm with 50 full time masonry employees</b>
<b>1.5374 (High)</b>	\$1,519	\$50,251	\$502,519
<b>1.0000 (Base)</b>	\$1,013	\$32,938	\$329,380
<b>0.5336 (Low)</b>	\$ 574	\$17,911	\$179,115

\*(Examples using 2004 data)

*Experience Factor is the number that indicates how your company's claims experience stacks up against the industry and it's used to modify the premium rate you pay into the State Fund to cover workers' compensation claims costs.*

# 2

## SOME MASONRY EMPLOYERS ARE NOT REPORTING ALL HOURS WORKED

The Masonry Industry believes that many employers do not play by the rules. The result is money lost to employers and workers who properly report because it increases the base rate for **everyone** in your industry. The table below shows the impact of 'under-reporting of hours worked' on your company's premium and your personal take-home pay.

UNDER-REPORTING OF HOURS HAS COST YOU*			
<i>If the Industry's masonry hours reported had been:</i>	Annual Employee Paycheck Deduction	Annual Premium Costs for a firm with 5 full time masonry employees	Annual Premium Costs for a firm with 50 full time masonry employees
Actual hours reported	\$1,013	\$32,938	\$329,380
10 % more hours	\$928	\$30,009	\$300,090
30 % more hours	\$796	\$25,503	\$255,030
50 % more hours	\$699	\$22,198	\$221,986

\*Example uses a masonry employer in 2004 with the base rate (1.0000 experience factor)

## OVEREXERTIONS AND FALLS COST THE MOST IN THE INDUSTRY

**More than half** of the claims and **88% of the total cost** of claims in the Masonry Industry come from just **two** types of hazards, overexertions and falls. They have the greatest impact on your experience factor and your masonry industry base rate. This is unusual. Most industries have many different hazards leading to their costs. This means your industry could really save money by concentrating on these two hazards. See the [Masonry Quick Information Sheet](#) for some injury prevention ideas for overexertions and falls.

## What can I do to reduce workers' compensation costs?

- **Prevent injuries by addressing overexertion and fall hazards**
  - ✓ Contact your association's risk manager or your union's safety representative
  - ✓ Contact your local L/I office for assistance in preventing injuries and controlling claims costs. Phone numbers are in the local government section of your phone book or call **1-800-423-7233** for safety and health information
  - ✓ Use our Internet site [www.Lni.wa.gov](http://www.Lni.wa.gov) for more safety and health information
- **Report your company's masonry hours accurately**
- **Anonymously report others who pay under the table or who under-report hours worked**
  - ✓ Report unregistered contractors or under-reporting contractors to **1-888-811-5974**

# Masonry Quick Information Sheet

## How can I address overexertion and fall hazards in masonry?

Here are some specific control measures on common causes of overexertion and falls in your industry.

Overexertion	Falls
<b>Hodcarriers</b> <ul style="list-style-type: none"><li>• <i>Scaffold Construction</i> -- lift one frame at a time, use mast-climbing scaffolding</li><li>• <i>Stocking Block and Brick</i> -- reduce carrying -- place pallet loads close to the bricklayers, stock using hand trucks or buggies where possible</li><li>• <i>Mixing Mortar</i> -- use small bags (50 lb max), store bags up above knee level</li></ul>	<b>Scaffolding</b> <ul style="list-style-type: none"><li>• <i>Competent person</i> -- supervise erection</li><li>• <i>Fall protection (e.g. rails)</i> -- used during erection/dismantling</li><li>• <i>Placement</i> -- close enough to wall, properly secured</li><li>• <i>Planking</i> -- fully planked, not overloaded</li><li>• <i>Proper access provided</i> -- other than climbing scaffolding</li></ul>
<b>Block/Bricklayers</b> <ul style="list-style-type: none"><li>• <i>Keep Work at About Waist Height</i> -- use mast-climbing scaffolding where appropriate, or frequently adjust height of planks with frame scaffolding</li><li>• <i>Rotate Regularly</i> between laying block/brick, and striking, cleaning, etc.</li><li>• <i>Laying 12" block</i> -- use two workers to lift blocks</li><li>• <i>Saw Cutting</i> -- adjust saw table height to reduce back bending</li></ul>	<b>Ladders</b> <ul style="list-style-type: none"><li>• <i>Defect free</i> -- not bent, cracked, broken, wired together</li><li>• <i>Not overloaded</i> -- used within manufacturer weight limits</li><li>• <i>Footings</i> -- set on even ground on solid surface, secured</li><li>• <i>Used with both hands free</i></li></ul> <b>Ramps</b> <ul style="list-style-type: none"><li>• <i>Planking</i> -- adequate width, anti-slip surface, reasonable slope</li><li>• <i>Ramps 4' or more above ground/floor</i> -- have standard guardrails</li></ul> <b>Good Housekeeping</b> <ul style="list-style-type: none"><li>• <i>Minimize debris</i> -- reduce tripping hazards</li><li>• <i>Reduce falls to same level</i> -- protect workers from holes, uneven ground and ditches</li></ul>

Call us for help if you need it!

1-800-4BESAFE or 1-800-423-7233

We're here to help you comply rules and prevent injuries. **L&I offers free on-site safety and health consultations.** A consultant from L&I will come to your work site and analyze your employee safety programs and claims history. If you have questions or if you would like to request a consultation, please call your local L&I office and ask for a WISHA consultation supervisor in your area.

## Masonry Quick Information Sheet

### What are some of my company's immediate costs from the injuries?

While your safety performance now will not affect your workers' compensation premium until a few years later (see table), injuries do have immediate profit drains. These costs, sometimes known as indirect or hidden costs, may include:

- Employee replacement costs, such as recruiting and training
- Administrative costs in managing injuries
- Reduced productivity or competitiveness due to delays or downtime
- Possible negative impact on morale
- Poor public image
- Collateral material damage
- Failure to meet contractual obligations

### When will an injury impact my worker compensation premium rates?

Claims with a <b>DATE OF INJURY</b> between	Will impact an employer's rates for calendar years:
7/1/03 - 6/30/04	2006, 2007, 2008
7/1/04 - 6/30/05	2007, 2008, 2009
7/1/05 - 6/30/06	2008, 2009, 2010
7/1/06 - 6/30/07	2009, 2010, 2011

Based on the claim values **AS OF JUNE 1** of the prior rating year

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